## FINANCIAL AND COMMERCIAL

DAY OF DISTRUST.

Speculation On Edge and Operators Measuring the Probabilities of the Future.

RUMORS OF THE HOUR.

Stocks Steady-Reform Required in the Stock Exchange-Real Values Wanted.

### GOLD LOWER.

Money Stringent-The Foreign Situation Doubtful-Signs and Symptoms.

WALL STREET, MONDAY, Nov. 3-6 P. M. There have been few pages since the opening chapters of the panic on which were written more gloom and distrust than were observable to-day The prices of stocks were well maintained and no attempt was made by either bulls or bears to disturb the quiet of the situation; yet there was everywhere evident a feeling of depression which in its power and universality might be almost dignified by the name of instinct. Speculation was nited to transactions between brokers, and to zhose who have little faith in the future. Cash business was done on a smaller scale than usual. Men seemed inclined to weigh

PACTS AND PROBABILITIES more than mere rumors, as they usually do. The fereign situation was' a subject of serious discussion. The advance of Continental rates of discount gave rise to doubts and provoked feverish suggestiveness. A report that the Pennsylvania Railroad Company, being unable to draw on London for more money, had passed its dividend also added to fears which were not aliayed by the subsequent announcement that the corporation had succeeded in raising money to make their pay-ments on Wednesday. It was likewise currently reported that the committee of merchants and bankers who went to Boston on Saturday for the purpose of negotiating a settlement with

THE CREDITORS OF CLAFLIN & CO., and to make a pool contributory to the relief of the the firm had not met with the prompt response that was anticipated and that the propositions were still pending; that financial gloom enshrouded the "Athens of America," and the suspension of work in the mills and factories were adding to the entanglement of the hour and augmenting strinthe committee had returned without effecting their object, and an interview with a member of the firm, elsewhere published, would seem to in dicate the utmost satisfaction with the result. It is resterated that the firm can "take care of themselves and if necessary the New York banks will help them." We trust that it may prove true, yet A TRIFLE SINGULAR

that a "committee" should have gone to Boston to obtain help and have returned with empty hands, especially in the face of a despatch indited from the house itself to the effect that-"We are all right. A pool has been formed in Boston, Providence and New York to put us through to the amount of \$5,000,000." There are no comments to be made on such a situation that will not come ntaneously to the mind of every reader. But what the country now demands is truth. Financiers and capitalists, merchants and manufacturers may indulge in as much dalliance with the possibilities of the hour as they please, but it should not be forgotton that there are other thousands

representing small MORSELS OF WEALTH

who are interested in honest statements. The country desires to know something of the strength of New York banks, but the information is denied. We all want a statement of the fiduciary capacity of the metropolis, but there seems to be a timidity in making it public. In other words, the sore is not in a presentable condition. The fester is still running and the new skin not yet formed. The eruption is confined within a single bandage, and it is not until the Clearing House Association takes off its clouts that the poor depositor will know the may be recovering. It is this secrecy, this close corporation business, this unwillingness to face flinchingly, like honest men, the broad facts of the hour-to let the weak go to the wall as they deserve to do-to uphold mere skeletons, around which hang RAGS OF FORMER FLESH

and strength, that has caused so much of public doubt, and not until we have a fair and honest exhibit of the condition of our banking institutions can we expect anything like a return of public confidence. While asking for revelations let us also ask for information concerning our railway corporations. The public are tired of frand; they have had enough of fancy figures. The earnings of a company are in a measure an indication of the value of its property. Heretofore the latter has been purely speculative, because its president and directors, living in New York, behind the golden signs of Wall street, have done as they pleased with the property they assumed to control. Futy. one weeks in the year they spend on 'Change, manipulating stocks on

AN INPLATED CAPITAL The other seven days they give to Chicago, Cincinnati or Albany and the wheedling of country stockholders. But there is a chance now to change all this-a chance to get rid of autocracy, tyranny of cliques and the power of corporations.

If the Stock Exchange will do its duty, a law may be passed during the week that will compel every railroad, steamship, express, mining and telegraph company on its list to render a monthly statement of earnings for the benefit both of members of the Board and of the public at large. And in so doing it will establish a basis for more legitimate speculation.

Men will then know what they are buying. Men will know whather revenues have been absorbed by robbery, or fresh stock put out as collateral for loans to pay interest. Lake Shore and a half dozen of other stocks might not show such a pleasant face if this rule were applied, nor would the country be agitated by the artificial rise or decline of prices that is daily witnessed on Wall street as the result of ignorance as to real values. The penalty for refusing to make such regular report to a committee of examination should be dismissal and expunging from the call.

THE MONEY MARKET

Was strong to-day, with rates on call loans ranging from 1-16 to M per cent per diem. The discount market was duil in consequence of the uncertainty still attached to the mercantile situation. The loreign exchanges were in a demoralized condityranny of cliques and the power of corporations.

still attached to the mercantile situation. The loreign exchanges were in a demoralized condition, with actual business at a further decline. Prime bankers' sixty days sterling sold at 105% to 106, and might 107% to 107%. Commercial buls are dull at 104% to 105. The banks are said to have targely gained on legal tenders.

THE POREIGN SITUATION was contemplated with much interest to-day, because much was expected from it. The public news, however, was not disturbing. Yet private despatches from Frankfort and Amsterdam indicated serious complications in the financial world and the possibility of a stringent condition of affairs, resulting from the advance of Continental bank rates. The measure may be only precautionary and responsive to the action of the Bank of Eugland. Consols are reported barely steady and American securities weaker, the quotations, as compared with Friday last, being & a 3, 20, per cent lower. The rate of discount in the open market on three months bills is 100 bank rates. The measure may be only precaution-S per cent, or the same as the Bank of England Money at the Stock Exchange on governent securities was 7 per cent. We make late quotations as follows:-Consols for money, 92% a 92%;

1885 (old), 93; do, of 1867, 96% a 96%; ten-forty bonds, 90% a 91; new fives, 90% a 90%; Eric Railway shares, 38 a 38%; New York Central, 71%. At Paris, rentes were weak and declined to 56f. 25c. The German government concluded the purchase of \$3,000,000 of new fives United States onds to-day. The following are the quotations from Amsterdam;—Central Pacific first mortgage bonds, 77; Union Pacific first mortgage, 63; Union Pacific stock, 15%; Northwest preferred,

1000 do. 1000 Chic & N W lst m 3000 Clev & P 4th...bc 15 shs Fourth Nat B'k 40 Ger-Amer Bk.... 109 D & H Canal Co.bc

| Union Pacific stock, 15¼; Northwest preferred, 53; St. Paul preferred, 44¼; Erie Railway shares, 41½. American securities irregular.

GOVERNMENT BONDS | GOVERNMENT

bid; do. do., coupon, 106% a 106%; do. lives, libes, do., 108% a 109%; do. do., 1881, dos, 107% bid.

SOUTHERN SECURITIES

are without material change. Old and new Tennessees closed at 62 to 69, old Virginias, 32% bid; new, 35 bid; consols, 45 to 47, and deferred, 7 to 9.

Georgias are 50 bid. Old North Carolinas are 15% to 20, new offering at 17 and special tax at 5% to 20, new offering at 17 and special tax at 5% to 800 do.

South Carolinas being 7 to 10, and April 10 to 20.

Plain Missouri sixes closed at 84% to 85%.

THE GOLD MARKET.

Gold was heavier and lower to-day, not, how-ever, in response to any known direct cause. The merchants are not buying any exchange, and, consequently, are not buying any gold. It is said that not a few members of the Board, as well as outside speculators, are locking up gold at the present low rates, believing that before long there will be a demand for shipment. The price to-day declined from 108% to 107%, but subsequently lood do.

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South Carolinas being 7 to 10, and April 10 to 20.

South Garolinas being 7 to 10, and April 10 to 20.

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South Garolinas being 7 to 10, and April 10 carrying were 1.16, 3-32, 5-64, 3, 5-32, 1-32 and 7 per cent until Wednesday. The steamer Batavia, which arrived yesterday, brought \$20,000 gold. The day's business at the Gold Exchange Bank

Gold cleared	44,376,000
Gold balances	1,144,000
Currency balances	1,256,656
CLEARING HOUSE STATEMENT.	
Currency exchanges	78,726,108
Currency balances	4,991,493
Gold exchanges	4,930,282
Gold balances	910,108

which arrived yesterday, brought \$20,000 gold. The day's business at the Gold Exchange Bank	5.0 do 49\sqrt{200} do 52\sqrt{25} 100 do 49\sqrt{100} 100 do 53\cdot 25\sqrt{700} 40 do 49\sqrt{100} 100 do 60 do 67\sqrt{1} 100 do 49 100 do 64 47 400 do 48\cdot 40 do 648
was as follows:	200 do
Gold cleared\$44,376,000	100 do 49% 10 do bc 84%
Gold balances 1,144,000	1300 do 49 4 14 Mor & Es RRbc 85
Currency balances 1,256,656	50 do 50% 5 Chie, B & Q bc 82 300 do 49% 100 St L, K C & N pf 21
CLEARING HOUSE STATEMENT.	300 do 491 100 St L, K C & N pf 21 3-0 do 493 5 N Y, N H & H R R. 117
Currency exchanges	3.0 do 494 100 do 11696 20 Panama RR. bc 83 50 Han & St Jo RR. 18 50 Hillinois Central RR 97 100 do bc 18
Gold exchanges 4,930,282	6 do be 97 800 Ohio & Miss RR.be 23%
Gold balances 910,108	100 Md Coal Co 13 300 do
RAILROAD BONDS.	200 Tol. W & W RR b c. 37 200 C, C & I C RR .b c.e 18
The latest bids for railroad bonds are annexed :-	100 do c 37½ 100 do 18
New York Cen 6's, '83 83 Chie & N W st 90 New York Cen 6's, sub 81 Chie & N W con lds 78	\$10000 US 6's, r, '81 111's \$23000 US 6-20,r, '65,n, be 110
New York Cen 6's, sub., 81 Chie & N W con bds 78	25 00 do 111 2000 118 5 20 x 265 b c 1061/

	THE INCOME DATE OF LINES	west conde are annexed.
	New York Cen 6's, '83 83 New York Cen 6's, sub 81 N Y Cen 7's, '76 81 Frie 2d m 7's, '79 94 Frie 3d m 7's, '83 90%	Chie & N W st. 90 Chie & N W st. 90 Chie & N W con bals. 78 Chie & N W list m. 89 Del. Lack & W list m. 89 Lel. Lack & W T's con. 90 Tol & Wab list m. St Ld 75 Chi, R I & Pac. 96 Morris & Essex d m. 94 N J Cen I St m. new. 101 Patts, rt W & Chie St. 95 Patts, rt W & Chie St m. 80 Patts, rt W & Chie St m. 80 Chie & Alton list m. 101 Chie & Alton list m. 101 Chie & Alton list m. 835 St Lonis & I M list m. 85 Mil & St P I St m. Lac D 80 Chie & Mil 1 st m. 95 Ohie & Mil 1 st m. 90 Chie & Mil 1 st m. 90 Chie & Chie I st m. 101
١	THE UNITED STA	ATES TREASURY.
1		

The payments made from the Treasury Department by warrants during the month of October last amounted to \$14,832,865 37. The above does not include payments on account of interest or principal of the public debt of the United States. The Assistant Treasurer paid out \$49,000 in called bonds and \$450 in silver com, disbursing \$325,001 in coin interest. The receipts from customs to-day were \$314,000; from internal revenue, \$310,077.

German-American at 88. The following are the bids:—New York, 110; Manhattan, 113; Merchants', 100; Union, 125; America, 130; E. chants', 100; Union, 125; America, 130; Fulton, 125; American Exchange, 97%; Market, 110; Importers and Traders', 150.

THE STOCK MARKET opened strong, but subsequently became irreguiar and closed at a decline of from % to 1% per cent. Western Union, however, opened at 50 and eft off at 50%, with sales in the interim at 49% a 51% a 48% a 50% a 49%. Next in importance were Lake Shore and New York Central, though an active business was done in some of the other shares. Much of the downward tendency was assisted by the rumors concerning Pennsylvania Central dividends, the loss of the steamer Ariel, of the Pacific Mail line, on the Pacific Coast, and other facts heretolore alluded to. The various changes of price will be found in the tables which follow.

HIGHEST AND LOWEST.

Openii	g. Highest.	Lorcest.
N. Y. C. & H. R. R. Stock,	001	007
Harlem	83% 1021	807
Erle 4	2% 42%	423
Lake Shore 6		613
Wabash 3		35%
Northwestern 3		
Northwestern pref 52		57
Rock Island 8		86
Fort Wayne 80		80
Milwaukee & St. Paul 21		233
Milwaukee & St. Paul pref. 47	47	463
Ohio & Mississippl 2	134 2854	223
New Jersey Southern		
Union Pacific 1	3% 16%	164
C., C. & L. C 1	736 1816	17%
Pittsburg 7		74
Western Union Telegraph. 50	51%	48%
Pacine Mail 2		

In Philadelphia stocks are quoted as unsettled. The following are some of the late prices:-Pennsylvania sixes, 107%; Reading Railroad, 50%; gold, 107%; Philadelphia and Erie Railroad, 15; Pennsylvania Railroad, 45.

		100	-			100.8
SAL	S AT THE NE	WY	ORK	STOCK EXCHAN	GE.	100 C
	Mon	day	Non	. 3-10:15 A. A		500
-						200
\$00,600	US 5-20, c. 102bc	10632	\$100	00 US 5-20, c, '67 do	1254	200
2000	S O. C. Co	1.8	2000	do c l	1234	300
2000	2 2-20, C, '80, D.	110	9500	do 1	1256	200
			6000	US 1-20. c. '68 1	12	700
1000	05 5-20, e, 67e	11234	2000	Us 2-20, c. '68	12	200 -
		1	0 A.	M Before Call	1.	100
400 sh	West Un Ter	495	100 d	hs Bost, H & E RR	136	500
3400	do	50	100	do	132	
700	GO	4934	5(3) \$	ill & St P RR 83	25	300 s
400	do	400	100	do	25%	300
300	do	4934	300	do	25	210
500	60	50	200	do	25%	800
1400	do	2034	100	doc	25	600
400	do	50%	100		25	400
2.0	do	5034	400 M	il & St P RR pf.e	47	1000
700	do	6034	200	do	47	500
600	do	5054	100 0	hio & Miss RR	2334	200
50	do	50%	1.0	do	2337	100
100	60	5032	100	do	233	200
100	do	503%	300	do	2332	100
200	do	51	200	60	221	700
300	do	51	200	SAMSRR	73%	100
100	do	5134	4:0 L	8 & M 8 RR	63	400
200	do	5137	5(8)	do	6254	700
500	do	515	400	do	6237	500
100	00	5134	700	dosly	63	507
2.0	do	515	600	00	63	2400
200	do	5134	200	40	63%	100
100	dob3	51%	400		63	500
200	doc	2176	100		63	110
500	doc	515	300	do	6314	100
107	c M 88 Co	5137	200	do	6334	100
1.00 1.2	c m ss co	2734	500	do	6534	100
100	do	281	400	00	1000	4:0
200	de	2837	500	40	13)	500 C
200	do	2534	400	do	26	300
200	do	1834	100	do	37	200 C
230	do	2857	100			100
	Express	45	5/0	do6	3%	100
80 / 1/2	Pac ER.	1634	400	do 6	3.0	100
100	do	165	500	do	1	300 P
309	do	1634	200		334	100
F93	90	16%	100		100	100
100	do	1036	6.10		382	100
100	60.,,,,,,,,,,,,,,	16%	100	do 6	199	100
100	00	1654	25	do 6 5	357	100
100	do	16%	100	do 8	336	109
100	110	1634	100	do 6		800
100	i & N W BRe	10%	500	Co		500
LOOP CIT	LANWER e	100	400 C1	HARIER R	100 US	0.001
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10a) N Y Cen & H R RR 8.

100 Mil 4 st P.B.B., bc
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200 Go.
24 Chie & Alt RR, bc
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30 Chie & Alt RR pf.bc
100 do.
500 do.
500 do.
500 do.
100 H & Stao RR bc.
100 Mor & Es RR, bc
100 Attan & Papf. bc
2230 to 3 P. 3 2:30 to 8 P. M. \$ 300 S Y C & H R
4 40 do.
5 50 do.
100 do.
100 do.
200 do.
100 do.
10 CLOSING PRICES-3 O'CLOCK P. M. 

# COMMERCIAL REPORT.

Flour Unchanged-Wheat Dull-Corn Steady-Oats Firmer-Pork Dull-Lard Steady - Groceries Unchanged - Petro-leum Dull and Nominal-Naval Stores Nominally Easier-Whiskey Steady. MONDAY, NOV. 3-6 P. M. The accelerated movement in general merchan-

dise noticed at the close of last week continued to-day, though not quite so active, and there was a consequent feeling of relief in the markets and an apparently better grounded hope than there has been along back that the merchants generally, having learned wisdom from experience, have prepared themselves to weather the storm, and that the worst is now past. The hope that was entertained at the beginning of the troubles that it would not extend to commercial affairs having proceed fallactons, the mercantile community have seemingly determined to do all that can be done to avert further disaster. The fall trade has been greatly retarded and curtailed, while there has been a general shrinkage of values; but it is now hoped that the decline has been ar-rested and that every succeeding day will witness pout it is now hoped that the decline has been arrested and that every succeeding day will witness an improvement in the commercial situation, though it will probably be some time before there will be any general activity. On 'change to-day the flour market was steady. Wheat was in moderate request, but the market opened very strong, under favorable advices from the West and from Europe, but closed dull, with free sellers at Saturday's figures. Corn was steady. Oats were, firmer. Whiskey was steady. Freights were strong Pork was nominal. Lard was quiet and easy. Very little was consummated in groceries, but prices exhibited no change. Cotton was only in moderate request at a decline of \$40. Per it, both for spot and tutbre. Fetroleum was dull and nominal. Naval stores were dull and easy. Coprez.—The market remained quiet for all descriptions. We note a sale of Stubags of Rio, ex America, at New Orleans, on private terms. We append our former quotations, as follows:—Rio, ordinary carroes, 195c. a 195c.; prime do., 215c. a 205c.; good do., 215c. a 215c.; prime do., 225c. a 205c.; good do., 215c. a 215c.; prime do., 225c. a 225c.; extreme range to lot, 194c. a 225c., gold, per lb., 60 and 30 days' credit, 194c. a 225c.; Laguayra, 22c. a 25c.; grass mats, 26c. a 25c.; Singapore, 22c. a 25c.; cester from a 25c.; a 25c

	Uplands, A	labama. 1	V. Orleans.	Texas
Ordinary		1274	1236	1254
Good ordinary	134	1337	1322	1377
Strict good ordinary	11072	14	1412	1432
Low midding	44.7	1412	1/32	1452
		1732	1472	1.44.5
Middling		100	14/3	1012
Good midding	1072	10	10%	1070
-The quotations are	based on co	tion in s	tore runn	ing in
quality not more th	ian half a g	rade abo	ve or belo	ow the
grade quoted. The se	iles were :-	SAME WELL	12 and 10 and 100	and a
The state of the s			d Evening.	Total
Export		10k	25	200
Consumption		86	564	750
Speculation		9		9
	The state of the s			
Totals	Obbesideseurch	758	589	1.345
-Incinded in the al	ways are le	to hales		For

Totals. 785 539 1,335

—Included in the above are 160 bales to arrive. For future delivery (basis low midding) the sales have been as tollows:—Saturday evening after one of-clock—November, 100 at 14 5-16c. 100 at 14 7-32c.; December, 190 at 14 15-c. 200 at 18 15-c. 200 at 14 17-32c. 400 at 14 15-c. 400 at 15 15-d. 50 at 13 15 16c.; December, 190 at 14 15-d. 4100 bales. To-any up to three ! M.—November, 100 at 15 15-d. 50 at 13 15 16c.; December, 190 at 14 15-c. 500 at 18 15 15-d. 50 at 15 15-d. 500 at 14 15-d. 500 at 18 15-d. 500 at 14 15-d. 500 at 15 1-d. 500 at 15

n. 1095, 2000 U 8 6's, cur... b c 108), 1095, 1098, 10

25x0 do 1115 2 00 U 8 6's c 'S1 1125 2 20 U 8 6's c 'S1 1125 2 20 U 8 6's c 'S1 1125 2 20 U 8 6's c 'S2 166's 1004 do 166's 500 U 8 6's 20 c '62 called bonds 1065's 600 U 8 1-20 c '04 1065's 600 U 8 1-20 c '04 107's 1000 do 108

100 shs West Un Tel..

20 Harlem RR ...

100 Chi & N W RR .... 6

20 Chi & N N RR pf.

\$2000 Un Pac 1st m ....

1000 do. 3000 U Fac 10°s, inc... 3000 C Fac 10°s, inc... 6000 B, C R & M lst. m. 6000 B, C R & M lst. m. 2000 N J Cen 1st m. n. 2000 Long Dock bls... 14000 C M con st.b c 2000 C Fac gld bds...c 2000 do.

Family.
St. Louis, low extra.
St. Louis, straight extra.
St. Louis, choice double extra.
St. Louis, choice family
California
Rye flour.
Southern, No. 2.

half orde. Reports from the oil producing points were of a quick market, with quotations not essentially produced the producting points were of a quick market, with quotations not essentially Photostorys. Beceptis-Beef, 100 packages; cut meats, 83 do.; Lard, 65 bbls, and tierces. The market tor meas perk continued quiet out from. We heard of sales of 230 bbls, for export at \$15, cash; 150 bbls, in a jobbing way, at \$14 f 5 a \$15, and 230 bbls, to old uses, sellers the month, at \$14. Bacon—The market was steady and the demand moderate. We heard of sales of 30 boxes of long clear, free on board, spot, at \$3,c. 750 boxes of long and short clear, for January, at \$36,c. 120 boxes of short clear, for January, at 7c., and \$40 boxes of do., for do., at 73,c. Dressed hogs were quiet and not materially changed in prices. Quoted at \$6, a 65,c. for heavy to light and 55,c. a 54,c. for market pigs. Beef continued quiet and unchanged. In a distributing way 150 packages were placed at prices within the range of the following figures:—Plain mess bbls, \$8 50 a \$10; extra do., do., \$12 a \$14; prime, do., terces. \$16 a \$18; India do., terces. \$15 a \$23; and extra india do., terces. \$25 a \$14; prime, do., terces. \$16 a \$18; India do., terces. \$15 a \$23; and extra india do., terces. \$25 hears were quiet, and nominally unchanged in value; quoted at 18c. a \$26; for common to prime. Cut meats were only in moderate request, and not materially changed in value. We heard of sales of 1,500 pickled shoulders at 65,c. 1,000 smoked do. at 75,c., 2,500 fresh hams at 8c., 10,000 lbs. of do., 13 lbs. average, at \$3,c.; 2,000 lbs. of pickled bellies, 11 lbs. average, at \$3,c.; 2,000 lbs. of pickled bellies, 11 lbs. average, at \$3,c.; 2,000 lbs. of do., 13 lbs. pickled shoulders at 65,c., 10,000 lbs. of do., 13 lbs. pickled shoulders at 65,c., 10,000 lbs. of do., 13 lbs. pickled shoulders at 65,c., 10,000 lbs. of do., 13 lbs. pickled shoulders at 65,c., 10,000 lbs. of do., 13 lbs. pickled shoulders at 65,c., 10,000 lbs. of do., 13 lbs. pickled sh

75-10c. Said A. T. Science and Science and

DOMESTIC MARKETS.

Cotton quiet; good ordinary, 13%. Net receipts, 1,372 miles. Gross, 1,392. Exporis constwise, 1,2% baies, 100 tock, 18,746. NEW ORLEANS, Nov. 3, 1873.

Cotton dull: middlings, 14½c.; low middlings, 13½c.; low middlings, 13½c.; low middlings, 13½c.; low middlings, 13½c.; low.; l

Plour steady; sales of 1,700 bbls., at \$7.25 for No. 1 pring, \$8.25 for amber winter, \$9 for white do., \$5.50 for only on the state of the state of

Flour firm and in fair demand. Wheat in fair demand and higher; sales of amber Michigan at \$1.344, spot; \$1.355, November; \$1.40 at 102, December; No.2 red, spot, \$1.31 a \$1.32; December; \$1.35, \$1.355, Corn quiet at 425, c. a 455, 6 for high mixed, cash; 40e, for low mixed, Oats dull and unchanged. Preights dull and unchanged. Clover seed sold at \$4.80, bressed hogs sold at \$5. Receipts—8.000 bushels wheat, 22,000 do, corn and 10,000 do. oats. Shipments—25,000 bushels wheat, 34,000 do. corn and 10,000 do. oats.

#### FINANCIAL.

A -LAPSLEY & BAZLEY, BROKERS, 74 BROAD-way. Stocks bought and sold on commission; privileges negotiated; circular explaining privileges, with reierences, mailed to any address. A TREASONABLE RATES—MONEY ON LIFE AND Endowment Insurance Policies, Mortgages and other Securities. Insurance of all kinds effected with best companies. J. J. HABRICH & CO., 117 Broadway.

A LL PRINCIPALS HOLDING GOOD FIRST CITY Mortgages wishing them cashed promptly at fair discount, also all owners of choice city Property de-sirous of obtaining loan on said realty, address MORT-GAGES, box 3,174 New York Post office.

DENEDICT, FLOWER & CO., BANKERS AND STOCKS BONDS AND GOLD BOUGHT ON SATIS-FACTORY MARGINS; INTEREST ALLOWED ON DAILY BALANCES. B. C. BENEDICT, R. P. FLOWER, H. H TRUMAN. CHESAPEAKE AND OHIO AND OTHER RAILROAD Bonds wanted, in exchange for Western and South-

ern Real Estate.
BROWN, WADSWORTH & CO., 22 Nassau street. EXECUTIVE OFFICE WESTERN UNION TELEgraph Company, New York, October, 1873.—Notice
is hereby given to the holders of the coupon currency
bonds of this Company, that in consequence of rumors
that counterfeits of said bonds are in circulation it is
deemed advisable for the protection of the public, as well
as of the Company, to require the presentation of the
bonds with the compons due November 1. Fayment of
the coupons will be made at the office of the Treasurer of
the Company, 145 Broadway.

By order of the Executive Committee.

WILLIAM ORTON, President.

EAST TENNESSEE AND VIRGINIA RAILROAD Counons due 1st November, 1875, will be paid on and after that date by R. T. WILSON & CO., 44 Broad street FOR SALE—A FIRST PURCHASE MONEY MORT-gage, \$15,000 (bondsman undanned), nearly two years to run; property recently sold for \$32,000 cash, A. BLOMQVIST, 15s Nassau street.

HASKINS & BRAINE, BROKERS, III BROAD street-Stocks bought and sold on commission; Privileges a specialty, enabling persons with small capital to speculate safely. Circulars with particulars and references mailed. PUTS AND CALLS ON STOCKS,—\$10 TO \$100 INvested in them often leads to a fortune. No risk, 32-page explanatory pampalet mailed for stamp,
VALLENTINE, TUMBRIDGE & CO.,
Bankers and Brokers, 39 Wall street.

THE COUPONS DUE NOVEMBER 1 ON THE DENVER and Rio Grande (Narrow Gange) Railway Bonds will be paid on and after that date, at the banking house of Rutten & Bonn, 52 Exchange place, WM. S. JACKSON, Treasurer.

WE HAVE \$65,000 TO LOAN UPON CITY IM proved Property in various sums; also purchasing

WANTED-A LOAN OF \$2.50 ON BOND AND MORT-gage. Address M., Herald office. WANTED TO PURCHASE A SECOND MORTGAGE of about \$2,500. Address, with particulars and terms, C. W., box 180 Herald office.

\$2,000. \$4.000 OR \$6,000 TO LOAN ON BOND and mortgage in New York or Westchester county, or will purchase mortgage.

G. W. DITCHETT, No. 2 New Chambers street.

\$3.000 FIRST OR SECOND MORTGAGE wanted.-Must be drst class New York DO.UUU wanied.—Must be first class New York city or Brooklyn; principals only. LIVINGSTON & CO., 79 Cedar street. \$5.000 OR ABOUT WANTED ON FIRST MORT-box 806 Post office. Address

\$10.000 WANTED ONE YEAR-\$2,000 BONUS secure by real estate worth \$30,000. Address MORT-GAGE, box 114 Herald office.

\$54.000 TO LOAN-ON IMPROVED AND UN-improved city real estate and for invest-ment in good first and second mortgages. W. D. & F. BARTLES, 56 Wall street.

## COPARTNERSHIPS.

COPARTNERSHIP DISSOLUTION.—KONRAD HOFF mann has retired from the firm of M. J. Seelig & Co., Metal Founders. The business will, from this time, be carried on by the undersigned, as usual, under the same firm name.

MORITZ J. SEELIG.

MAXIMILIAN FLECKENSTEIN.

OSCAB NEUBERT.

BROOKLYE, E. D., 115 to 117 Mauger street, Nov. 1, 1873.

OFFICE 22 AND 24 NEW STREET.

Henry T. Cambles and Theedore W. Myers nave this day entered into a copartnership at the above address, under the firm name of CAMBLOS & MYERS, for the purchase and sale of Stocks. Bonds, Gold, Government Securities, Negotiation of Loans and General Eanking Rusness.

## DEATH OF AN EMIGRANT WOMAN.

nquest at Castie Garden on the body of Sophia ch, a German woman, sixty-eight years of age, who died suddenly in the morning. A day or two ago deceased arrived at this port from Liverpool ago deceased arrived at this port from Liverpool on board the steamship Batavia, and being seasick nearly aff the way from Liverpool, Mrs. Maisch was unable at all times to procure or take her rations, and consequently she became very weak and exhausted. While being removed from the steamer to Castle Garden Mrs. Maisch died on board the transfer steamer. Dr. Marsh is of the opinion that she died from heart disease; but the body was removed to the Morgue, where he will make an autopsy, after which Coroner Young will hold an inquest. The relatives of deceased yesterday left for their destination in Wisconsin.

## COMPTROLLER'S RECEIPTS.

The Comptroller reports the following statement of amounts paid into the treasury yesterday:-

Of amounts paid into the freesury yesterday.

\*\*PREAU POR COLLECTION OF TAXES.\*\*

Taxes of 1873 and Croton arrears.\*\*

\*\*Arrears of taxes, assessments, water rents and interest.\*\*

\*\*Arrears of taxes, assessments, water rents and interest.\*\*

\*\*Rents and fees, cellar rents, interest on bonds and mortgages and mone rents.\*\*

\*\*ROBEAU FOR COLLECTION OF ASSESSMENTS.\*\*

\*\*ROBEAU FOR COLLECTION OF ASSESSMENTS.\*\*

\*\*ARREAU FOR COLLECTION OF ASSESSMENTS.\*\*

\*\*ARREAU FOR COLLECTION OF ASSESSMENTS.\*\*

\*\*Croton water rents and penalties.\*\*

\*\*POT license fees.\*\*

\*\*POT license 1,622

## THE MONETARY SITUATION.

The Sunlight of Hope Again Observed and Gloom in the Financial Centre.

ARE CLAFLIN & CO. ALL RIGHT?

What the Firm Says and What the Central National Bank Says.

Some Facts Affecting Resumption.

JAY COOKE & CO.'S CONDITION.

In respect to the general contribution of thought that is necessary for a complete understanding of the present monetary crisis there was but little of new fact presented yesterday that would furnish a basis for any fresh deductions. The favorable outlook that had seemed so secure on Saturday afternoon was quickly overclouded this morning by the announcement that one of the great eventu-alities that had been assumed as a basis for a restoration of confidence had been over-discounted, and that

THE COMMITTEE WHO HAD GONE EAST ON BEHALF
OF CLAFIAN & CO.,
and who, it was reported, had arranged "a pool"
or syndicate for the support of the house, had failed in negotiations looking to that end, and re-turned empty handed. It will be seen elsewhere that the house accepts this situation, and turns it to favorable account by making the refusal of aid theirs, and proclaiming their independence of any support other than that they already have. This ought to be encouraging in the present aspect of amairs. Beyond this there was but little on Wall street "to check the even cur-The day passed off quietly about the precincts of the Stock and Gold Exchanges, with a gloomy feeling permeating the air that might have been as much the result of atmospheric effects, for the day was raw and overcast, and the present Wall street mind peculiarly sensitive; or the distraction incident to an election eve, to-day being likewise a holiday, as anything else. A rumor prevalled early in the day, and gained considerable credence, that

THE PENNSYLVANIA BAILROAD COMPANY would default on its dividend this payment, which was, however, authoritatively denied in the afternoon by a private despatch from Philadelphia, stating that the company would certainly meet such dividend claim on the 5th inst. And to cap the climax of the situation a report was industri-ously circulated late in the day that A. T. Stewart was dead, which was, however, generally received as the dernter ressort of those who would much rather have "suspended" him, but finding the great dry goods king quite too lively a subject to be thus disposed of, were compelled to kill him off en-tirely. So much for rumors. The Director of the Mint, in his report to the Secretary of the Treasury, brings to light some facts that may be mentioned here in connection with the monetary situation, According to the Director of the Mint THE GOLD COINAGE OF THE WORLD

is less by \$300,000,000 than the tables accepted as reliable set forth. This mistake, it is explained, has arisen in consequence of the manner in which our Mint reports have heretolore been made, the value of the bars having been counted twice, once as coin actually turned out and once as the actual gold value. There is a point here for the consideration of those bullionists who insist that there is no value but a gold value. Is the property of the of this error, without other reason than the mere discovery of this lact? If not, and with the law of supply and demand untouched in respect to exchange it is absurd that it should, then where is the sense of the popular cry, so often repeated, of "getting down to hard pan" as the only solid foundation? And how are we going to do it? Another remark of the Director merits attention in connection with Secretary Richardson's efforts at silver resumption :-

"THE TRADE DOLLAR of silver authorized by the coinage act is designed especially for export, and has no fixed value as compared with gold. It may eventually, if the price of silver relatively to gold falls sufficient, to some extent enter into home circulation, but its export value will always be in excess of the subsidiary dollar."

Respecting a

of specie payments the Director's observations are equally valuable, especially the closing sentence:-The increase to the stock of coin in this country has been at a very fair rate since the 1st of April last, and the indications are that although there hast, and the indications are that although there may be occasional exportations it will gradually go on until an amount sufficient to enable the country to resume specie payment is reached. This much-desired result will depend upon conditions which cannot here be discussed."

THE IMPORTS OF SPECIE at this port during the past week have been as follows:

follows:—
Oct 27—Steamer Oceanic, Liverpool—Gold....
Oct, 27—Steamer Egypt, Liverpool—Gold....
Oct, 28—Steamer Morro Castle, Havana—Silver
Gold

Oct. 25—Steamer City of Mexico, Vera Cruz— Silver Gold Oct. 25—Steamer City of Montreal, Liverpool— Gold
Oct. 29—Steamer Pereire, Havre—Silver.
Oct. 29—Steamer Thuringia, SouthamptonGold
Gold bars.
Oct. 30—City of New York, Havana—Silver. Oct. 31-Bark Pallas, Belize-Silver..... Nov. 1-Steamer Claribei, Port au Prince-Sil-Total for the week. Same time 1872.

THE CHESAPEARE AND OHIO BAILROAD.

The following statement is submitted by the Chesapeake and Ohio Railroad direction in respect to the interest default previously noticed:—

to the interest delauit previously noticed:—
Holders of six per cent bonds, having coupons attached, to surrender coupons due on or before May I,
1875, and receive the face value thereof, less interest tocoupons detected, in income bonds, at the rate of eighty 4ve
cents on the dollar.
Holders of registered six per cent bonds, having coupons detached, to assign to the company all interest that
will accure to and inclusting May I, 1876, and receive the
value or amount thereof, less interest to October I, 1873,
in income bonds. Holders of seven per cent bonds, having coupons attached, to surrender all coupons due on or
terest to October I, 1873, in income bonds. Holders of
seven per cent registered bonds, having coupons deterest to October I, 1873, in income bonds. Holders of
seven per cent registered bonds, having coupons detached, to assign to the company all interest that will
accure thereon to and including July I, 1576, and to receive the value or amount thereof, less interest to October I, 1873, in income bonds, as above set torth.

THE BANKS AND THE CLEARING HOUSE.

accrue thereon to and including July 1, 1878, and to receive the value or amount thereof, less interest to October 1, 1873, in income bonds, as above set torth.

THE BANKS AND THE CLEARING HOUSE.

The President of the Clearing House gives a very encouraging opinion of the monetary condition of the motropolis. A, reporter of the HERALD called upon Mr. Camp yesterday and asked him whether there were any real grounds for any increased apprenensions regarding the stability of the banks.

"So far as the Clearing House is concerned," replied Mr. Camp, "no reasons for apprehension regarding any of the banks are known. There were no evidences of veakuess observable this morning. Money is tight everywhere; but the banks of the city will weather the trouble now. The assured safety of Claffin and the Spragues gives a better aspect to the whole business community, and this marks the end of the downward and the prospective beginning of the upward term."

"Will the Gearing House extend aid to banks in trouble ?" asked the reporter.

"I can say just this, regarding your question," replied the genial president of the Clearing House. "Banks discovered to be constitutionally weak will have to go up and will be thrown overboard by the Clearing House, but where only a temporary or small embarrassment occurs, they will get all the assistance they require. There will be no mercy shown where in these times none can be expected, but where aid is deserved you may be sure the banks will have it."

CLAPIN AND THE CENTRAL BANK.

The stability of the house of Claffin & Co. has been a matter of considerable anxiety throughout the entire financial community, and just in proportion as the stability of this establishment has been assured has the commercial pulse resumed its wonted steadiness.

It was a matter of current rumor on Wall atreet yesterday that whatever help was extended to the house itself would be given to its oankers; and that just so sure as the friends of Claffin combined to assist the Hrm would they deliver the